

In re:
Kevin A Gatto
Debtor

Case No. 22-11197-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 04, 2023

User: admin
Form ID: 155

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2023:

Recip ID	Recipient Name and Address
db	#+ Kevin A Gatto, 2101 Chestnut Street, Unit 609, Philadelphia, PA 19103-3112
14689483	+ BAC Services, LLC., 3601 Route 9 North, Howell, NJ 07731-3395
14689482	+ BAC Services, LLC., Attn: Bankruptcy, Po Box 538, Howell, NJ 07731-0538
14690180	+ FTS Capital LLC, c/o Shnyder Law Firm LLC, 148 East Street Rd., Suite 352, Feasterville, PA 19053-7604
14689494	+ Mazda Fin Svcs/TMCC, Attn: Bankruptcy, 6400 Main Street, Suite 200, Amherst, NY 14221-5803
14689495	Mazda Fin Svcs/TMCC, Credit Dispute Research Team, Cedar Rapids, IA 52408
14693810	+ PNC BANK, NATIONAL ASSOCIATION, C/O REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14704780	+ Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
14689500	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14689478	+ Email/Text: backoffice@affirm.com	Jan 05 2023 00:10:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14689479	+ Email/Text: backoffice@affirm.com	Jan 05 2023 00:10:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14698091	Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 00:24:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14689480	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 00:24:35	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14689481	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 00:24:35	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14689484	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 05 2023 00:10:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14689485	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 05 2023 00:10:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14689486	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 05 2023 00:14:16	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14689487	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 05 2023 00:14:19	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14692824	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2023 00:14:16	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14689490	Email/PDF: DellBKNotifications@resurgent.com	Jan 05 2023 00:14:20	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708

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14689491	+ Email/PDF: DellBKNotifications@resurgent.com	Jan 05 2023 00:14:20	Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
14689493	+ Email/Text: mrdiscen@discover.com	Jan 05 2023 00:10:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14689492	+ Email/Text: mrdiscen@discover.com	Jan 05 2023 00:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14689488	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 05 2023 00:14:18	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14689489	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 05 2023 00:14:19	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14695159	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 05 2023 00:10:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14689497	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2023 00:10:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
14689496	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2023 00:10:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14690081	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 05 2023 00:10:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14706261	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2023 00:10:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14689498	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2023 00:10:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14689499	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2023 00:10:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14693708	^ MEBN	Jan 05 2023 00:06:36	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14690130	+ Email/PDF: gecsedl@recoverycorp.com	Jan 05 2023 00:14:19	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14700261	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
JENNIE SHNAYDER	on behalf of Creditor Jennie FTS Capital LLC jennie@shnyderlawfirm.com
JENNIE SHNAYDER	on behalf of Creditor FTS Capital LLC jennie@shnyderlawfirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
PAUL H. YOUNG	on behalf of Debtor Kevin A Gatto support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kevin A Gatto

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11197-elf

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 3, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank
Judge ,
United States Bankruptcy Court